

Express Mail EL880048457US

**DECLARATION AND POWER OF ATTORNEY
FOR A CONTINUATION IN PART APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **FINANCIAL TRANSACTION ACCOUNT USAGE PARAMETER ACCESS AND CONTROL METHODOLOGY**, as described and claimed in the specification which is filed herewith.

I hereby state that I have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to in the oath or declaration.

I acknowledge the duty to disclose to the Patent and Trademark Office all information which is known to me to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, Sec. 1.56.

I hereby claim the benefit under Title 35, United States Code, Sec. 120, of any United States application listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Sec. 112, if any, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Sec. 1.56,

which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Appl. Ser. No.</u>	<u>Filing Date</u>	<u>Status</u>
09/298,417	April 23, 1999	Pending

I hereby appoint Malcolm A. Litman, Reg. No. 19,579; Gerald M. Kraai, Reg. No. 34,854; Mark E. Brown, Reg. No. 30,361; Kent R. Erickson, Reg. No. 36,793; Mark L. Kleypas, Reg. No. 43,720; Mitchell L. Crain, Reg. No. 37,299; and Marcia J. Rodgers, Reg. No. 33,765 all members of the bar of the State of Missouri, whose postal address is Shughart, Thomson & Kilroy, P.C., Twelve Wyandotte Plaza, 120 West 12th Street, Kansas City, Missouri 64105, telephone (816) 421-3355, as my attorneys, with full power of substitution, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent Office connected therewith in my behalf.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Date: _____

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